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# TICKET TO WORK



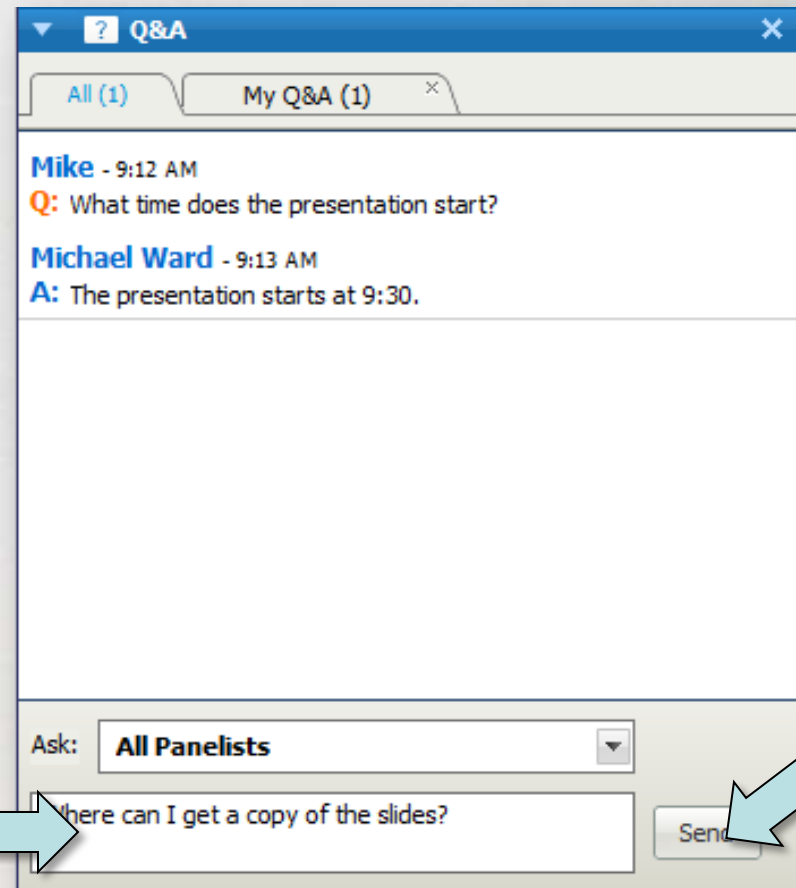
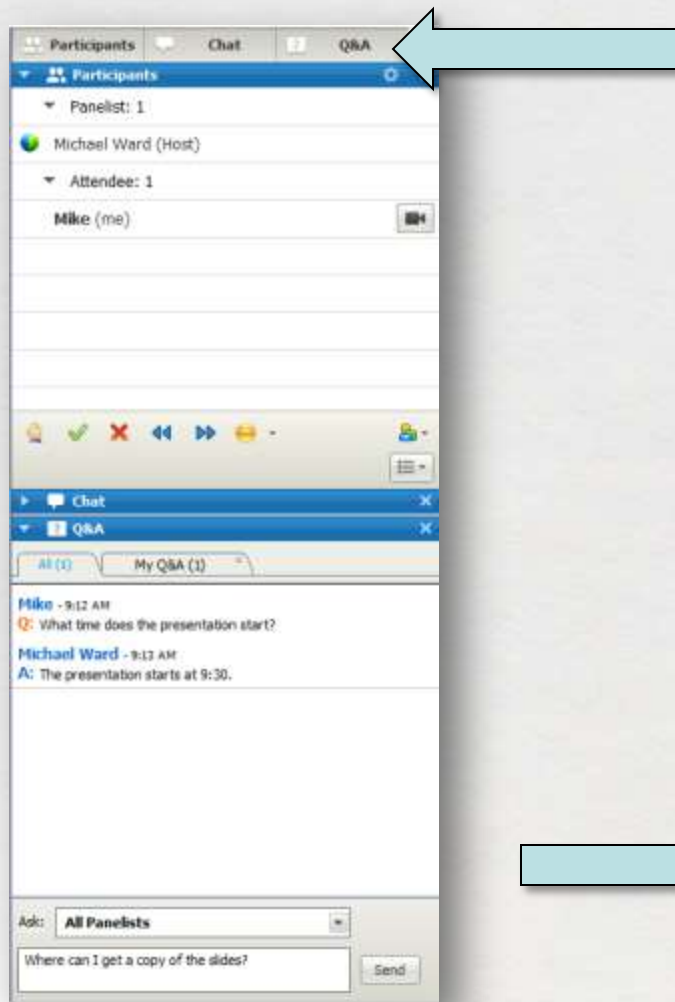
**Free Support Services for  
People Who Have a Disability  
and Are Ready to Work**

**Work Incentives Seminar Event**

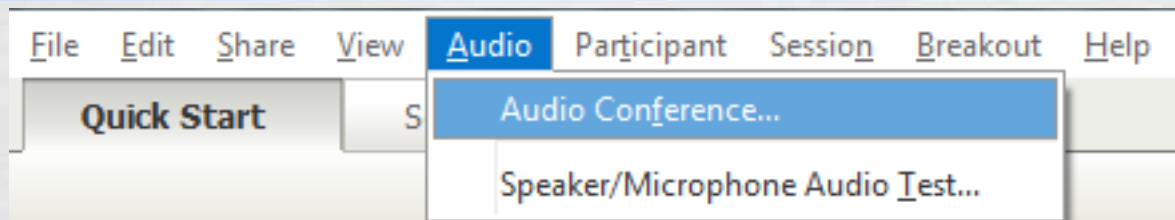
Date: Wednesday, April 24  
Time: 3:00-4:00 pm EDT



# Adjusting Audio Mode



# Audio and Questions Panels



# Webinar Accessibility



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# Webinar Accessibility

- Toll-Free number: 855-749-4750
  - Access code: 648-663-873
  - Closed captioning:  
[http://www.ilr.cornell.edu/edi/captions.cfm?activity\\_id=4105](http://www.ilr.cornell.edu/edi/captions.cfm?activity_id=4105)
- Webinar PowerPoint, accessible PDF, and text are located at the URL link you received in your WISE confirmation and access letter.



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# Webinar Accessibility

- Webinar presentation, transcript, and audio recording will be available in approximately two weeks at:

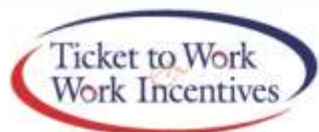
[www.ilr.cornell.edu/edi/m-wise-webinars.cfm](http://www.ilr.cornell.edu/edi/m-wise-webinars.cfm)

- Webinar question & answer period

During the webinar, submit your questions on the webinar “chat” or to

[webinars@choosework.net](mailto:webinars@choosework.net)

Anytime after the webinar day, email your questions to [support@chooseworkttw.net](mailto:support@chooseworkttw.net)



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# Agenda

## Welcome and Introduction

Ray Cebula, Employment &  
Disability Institute, Cornell University

## Tools for Financial Independence

Djuna Mitchell and Terri  
Uttermohlen, Social Security Office  
of Employment Support Programs

## Ticket to Work

## Other Resources

Ray Cebula

## Questions and Answers

Presentation Team



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## A Welcome from Bob Williams, Associate Commissioner



**Bob Williams**

Associate Commissioner

Office of Employment Support Programs, Social Security Administration

Hello and welcome to today's webinar. My name is Bob Williams



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# What is Financial Independence?



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# What is Financial Independence?

- Financial independence means **being able to support yourself** to meet your wants and needs with money that you earn from a job
- It means being able to **make choices and have options** about what you buy, where you live, and what you do with your free time
- It means **not being limited by Social Security disability benefits and working your way off of cash benefits** whenever possible

# Financial Independence: Is It Possible for Me?

Today, we'll give you an **overview of programs, services, and incentives** that you can use to get on the road to financial independence.



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# Tools for Financial Independence: Part 1

The April 10<sup>th</sup>, 2013 Webinar presented information on

- Work
- Social Security's Ticket to Work and Work Incentives
- S.M.A.R.T. Goals
- Budgeting
- Banking
- Credit

To view the archive of the webinar, please visit  
<http://www.ilr.cornell.edu/edi/m-wise-webinars.cfm>



## Tools for Financial Independence: Part 2





# Are There Risks?

- **Absolutely**, which is why you need to be smart
- Be smart by getting to know **Social Security's Ticket to Work and Work Incentives** programs. They can help you navigate to a good job, a good career, and better, self-supporting future



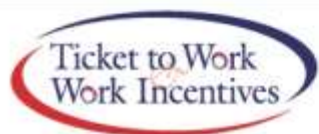
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## Follow the rules...

- Learn **how and when to report your earnings from work to Social Security** and other benefits providers; and
- **Keep good records;** it will help you take advantage of work incentives and avoid overpayments.

# Earned Income Tax Credit



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# Did You Know That the IRS Can Give You a Tax Credit for Working?

- The [Earned Income Tax Credit](#) (EITC) is a tax credit for low to moderate income workers ages 25 – 64 or 18-64 with a qualifying child;
- You [can file for it even if you didn't earn enough to have to file taxes](#); and
- You [can file for the credit even if the tax year has passed](#), up to three years back.

Using the EITC you can put up to [\\$6,044](#) into your pocket. If you have earnings from work, all you need to do is file for it!

# For more information on EITC and help filing your taxes

- Volunteer Income Tax Assistance (VITA) – 1 800-906-9887
- American Association of Retired Persons (AARP) – 1-888-227-7669
- For more information about EITC visit:

[www.choosework.net/blog/jsp/bloglist.jsp?tag=earned\\_tax\\_credit](http://www.choosework.net/blog/jsp/bloglist.jsp?tag=earned_tax_credit)

and

<http://www.irs.gov/eitc>



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# Individual Development Account



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# What is an Individual Development Account (IDA)?

- An IDA can help you on the way to financial independence.
- An IDA is great because **it will match every dollar as you're saving for your goal.**
- **Matched amounts start at \$1** and up for every dollar you save.



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# What Can and IDA Help You Fund?



- Home ownership;
- A college education including textbooks;
- Starting your own business and other smaller goals that will get you the road to financial independence.
- IDA programs vary, so investigate the options available to you in your area.

# Need More Info?

- IDAs are not available in all states. To see if an IDA is offered in your area go to:  
[http://idaresources.org/afigrantee\\_s](http://idaresources.org/afigrantee_s)
- For more information on how IDAs can work for you, visit:  
<http://cfed.org/programs/idas/>



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# The Ticket to Work Program



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Working can lead  
to more than just  
financial  
independence...

- Working can help you **meet people**
- Learn **new skills**
- **Contribute** in meaningful ways



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# What is Ticket to Work?

Ticket to Work is a **free** and **voluntary** program to assist SSDI and SSI beneficiaries who have a disability go to work, enter the workforce for the first time, or increase their current work hours.

Ticket to Work  
Program



SSDI

SSI

Our representatives at the **Ticket to Work Help Line** can help you understand how the program can work for you. For more information, call **1-866-968-7842** (V), 1-866-833-2967 (TTY), or visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work).



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# How Does The Ticket to Work Program Work?

If you're ready to explore work, then take the following steps:

- **Find an Employment Network (EN)** that suits your needs and assign your Ticket
- **Stay connected** to your Employment Network as you explore your work options

Ready to get started?

- **Call the Ticket to Work Help Line** at 1-866-968-7842 (V) or 1-866-833-2967 (TTY)
- **Visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work)** to find an EN or VR near you



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# A Real Ticket to Work Success Story!

## Meet Terry

- In 2007, Terry was diagnosed with cancer and lost her job. Terry says Social Security benefits helped get her “through the storm.”
- After assigning her Ticket, Terry now works two jobs that she loves and is in remission.



# Financial Independence: Is it Possible for Me?



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# Financial Independence: Is It Possible for Me?

Yes, financial independence is possible! With hard work, planning, education, training, and support from Social Security and other resources, you can have a *good job, good career, and a better, self-supporting future*

Take advantage of the resources we've talked about today. We're here to help you succeed in reaching financial independence!



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# Other Resources

Ray Cebula



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# When You're Ready To Work



Building your Employment Team is the best way to begin. You have options to help you get started:

- Speak with an expert at our Ticket to Work Help Line at 1-866-968-7842 (Voice) or 1-866-833-2967 (TTY).
- Learn more about Ticket to Work, read our blog, and watch real success story videos at [www.choosework.net](http://www.choosework.net).
- Find an Employment Network (EN) or State Vocational Rehabilitation (VR) Agency that suits your needs.
- Stay connected to your Employment Team (EN or VR) as you explore your work options.

# Accessing the Facebook Q&A

Facebook  
Question &  
Answer



- **Attend the Facebook Q&A** after today's webinar, 4:00-5:00 p.m., EDT.
- To **view the Facebook Q&A session**, visit <http://www.facebook.com/choosework>.
- To **participate and ask questions** during the Facebook Q&A, login with a Facebook account:
  - Create a Facebook account:  
<http://www.facebook.com/help/createaccount>
  - Facebook accessibility and assistive technology:  
[www.facebook.com/help/accessibility](http://www.facebook.com/help/accessibility)

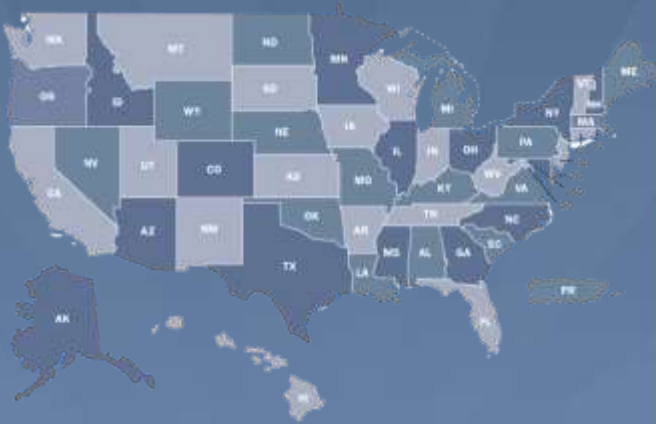
# Accessing the Facebook Q&A

Facebook  
Question &  
Answer



- **Participate** via HTML at [http://m.facebook.com/choosework#!/choosework?v=feed&\\_\\_user=0](http://m.facebook.com/choosework#!/choosework?v=feed&__user=0).
- If you cannot access Facebook, **send your questions** to [webinars@choosework.net](mailto:webinars@choosework.net).
- **Visit** the Choose Work blog after the session to access the Facebook Q&A transcript.

# Where to Get More Information



Visit:

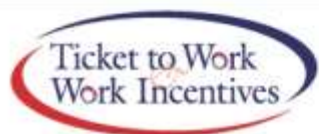


[www.socialsecurity.gov/work](http://www.socialsecurity.gov/work) to find your local Employment Network and other Ticket to Work and Work Incentives information.

Call:

Ticket to Work Help Line:

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- 1-866-833-2967 (TTY)



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# Questions?



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Ticket to Work Help Line: 1-866-968-7842 (V) or 1-866-833-2967 (TTY)



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